



Order Filed on August 28, 2017
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Powers Kirn, LLC
ecf@powerskirn.com
728 Marne Highway, Suite 200
Moorestown, NJ 08057
856-802-1000

In Re:

Mark Smith
Pamjoi Smith
aka Joy Smith
aka Joyce Smith

Case No.: 16-32726-SLM

Hearing Date: 08/01/2017

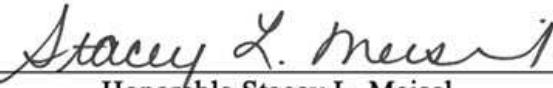
Judge: Honorable Stacey L. Meisel

Chapter: 13

ORDER REINSTATING CASE, AUTOMATIC STAY, AND PROVIDING OTHER RELIEF

The relief set forth on the following pages, numbered two (2) through three (3) is
hereby **ORDERED**.

DATED: August 28, 2017


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Upon the Motion to Reinstate Case and Impose the Automatic Stay filed by Bruce W. Radowitz, Esquire, on behalf of Debtors and the opposition presented thereto by Powers Kirn, LLC, on behalf of Wells Fargo Bank, N.A., and for cause shown, it is

ORDERED as follows:

1. The Debtors' motion to reinstate the debtors' bankruptcy case is hereby granted upon the terms and conditions set forth herein.
2. The automatic stay of creditors is hereby reinstated as to all creditors, subject to the limitations set forth herein.
3. The automatic stay in relation to real property commonly known as 905 Woodland Avenue, Union, NJ 07083, shall terminate on October 30, 2017, without further order of this Court so that Wells Fargo Bank, N.A., its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies, including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take legal action for enforcement of its right to possession of the subject property.
4. The stay relief permitted within paragraph 3 of this Order shall be effective on the date listed, which date is subject to extension by further Order of this Court.
5. Post-petition arrears due to Wells Fargo Bank, N.A., shall be cured through the Debtors' plan and are hereby added to the claim filed by the mortgagee, in the sum of \$11,656.34, which is itemized as follows:

Qty	Item	Amount	(From - To)	Extended	
					Amount
3	Payments @	\$2,866.71	(04/17-06/17)	=	\$8,600.13
1	Payments @	\$3,056.21	(07/17)	=	\$3,056.21
	Arrears to Cure:			=	\$11,656.34

Debtor: Mark Smith and Pamjoi Smith, aka Joy Smith, aka Joyce Smith

Case No.: 16-32726-SLM

Caption of Order: ORDER REINSTATING CASE, AUTOMATIC STAY, AND PROVIDING OTHER RELIEF

6. Debtors shall resume regular monthly mortgage payments starting on August 1, 2017.
7. Should debtor(s) default in any payment due to Wells Fargo Bank, N.A., for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtor and debtor's attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.
8. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Mark Smith
 Pamjoi Smith
 Debtors

Case No. 16-32726-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db/jdb +Mark Smith, Pamjoi Smith, 905 Woodland Avenue, Union, NJ 07083-7712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2017 at the address(es) listed below:

Bruce W. Radowitz on behalf of Joint Debtor Pamjoi Smith bradowitz@comcast.net, r45676@notify.bestcase.com
 Bruce W. Radowitz on behalf of Debtor Mark Smith bradowitz@comcast.net, r45676@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Jeanette F. Frankenberg on behalf of Creditor SETERUS INC., as servicer for FEDERAL NATIONAL MORTGAGE ASSOCIATION cmecf@sternlav.com
 Marie-Ann Greenberg magecf@magtrustee.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirk.com
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirk.com
 TOTAL: 9